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are divided into four sections Section I is a systematic discussion of the institutional economic and political framework that provides a background for understanding the structure and financial performance of the state and local sector The chapters in Section II provide an overview of the various components of state and local revenue systems and how they reacted to the Great Recession They analyze the diverse forms of taxes and charges in detail prescribe remedies and alternatives and examine the implications for future revenue performance Chapters in Section III turn to spending borrowing and financial management in the state and local sector The focus is on the big six service delivery sectors education health care human services transportation pensions and housing Section IV is a set of chapters that look ahead and speculate about how the state and local government sector's money raising spending and service delivery structures will adjust to the new Bonds Hildy Richelson, Stan Richelson, 2010-05-25 In Bonds The Unbeaten Path to Secure Investment circumstances Growth Hildy and Stan Richelson expose the myth of stocks superior investment returns and propose an all bond portfolio as a sure footed strategy that can ensure results The book is designed to educate novice and sophisticated investors alike and serve as a tool for financial advisers as well It explains why bonds can be the right choice and how to use them to achieve financial goals It presents a broad spectrum of bond investment options describes how to purchase bonds at the best prices and most important shows how to make money with bonds The bond strategies presented in this book are used by the wealthiest investors and financial advisers to maximize the return on their portfolios while providing security of principal These strategies can help you determine how to use bonds in your portfolio and take control of your financial destiny You ll be playing it smart while playing it safe Silver Medal Winner Axiom Business Book Awards 2008 Silver Medal Winner Independent Publishers Book Award IPPYs 2008 Silver Medal Winner Advertising Marketing PR Event Planning Category Axiom Business Book Awards 2008 Get a Financial Life Beth Kobliner, 2009-03-17 The bestselling book that the New York Times hailed as a highly readable and substantial guide to the grown up realms of money and business Get a Financial Life is a must read for anyone in their twenties and thirties or beyond who wants to understand the basics of personal finance If you ve been meaning to get your finances in shape but have no idea where to start this is your playbook Get a Financial Life busts open the system teaching tricks for becoming master of your own money universe No matter what s happening in the economy all the guidance you need is right here You ll learn how to Pay off your credit cards and student loans and live debt free Start saving even if you re living paycheck to paycheck Take advantage of the latest tax rules and save a bundle Find smart investments while still supporting socially responsible companies Come up with a down payment and buy a home even in a tough economy Afford grad school Protect yourself from identity theft And you ll discover why a 401 k is your best friend in boom times and even if the market is tanking From tracking your spending to finding deals on insurance to navigating the new world of homebuying this easy to understand comprehensive guide provides an up to date road map of the world of personal finance Whether you earn 30 000 or 300 000 are single or married are drowning in debt or just looking for ways to

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